

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI

RE: Bobbie Jean Griffin

Case No: 14-14719

**DEBTOR(S) RESPONSE TO**  
**NOTICE OF MORTGAGE PAYMENT CHANGE**

COMES NOW the debtor(s), by and through the attorney of record, and files this Debtor(s) Response to Notice of Mortgage Payment Change (**docket number 70**) filed by Ocwen Loan Servicing, LLC and for cause would show unto this Honorable Court that the debtor is of information and belief that the Notice of Mortgage Payment Change is incorrect and overstated for the change includes an escrow for house insurance. The debtor is not objecting to the escrow for taxes but is objecting to an escrow for house insurance. The debtor would show that she is maintaining an insurance policy on the subject real property by making direct monthly payments to the insurance company and will provide proof thereof.

WHEREFORE PREMISES CONSIDERED, the debtor(s) respectfully request the Court to enter an Order setting this matter for hearing and for such other and further relief the Court deems just and proper.

REPECTFULLY SUBMITTED, this the 15th day of May, 2019.

**/s/ John M. Sherman**  
John Sherman  
Attorney for debtor(s)  
Post Office Box 1900  
Clarksdale, MS 38614  
662-627-5301  
MB# 8807

**CERTIFICATE OF SERVICE**

I, John M. Sherman, Attorney at Law, do hereby certify that I have this day electronically filed the foregoing Debtor(s) Response, with the Clerk of the Court using the ECF system which sent notification of such filing to the following:

Locke D. Barkley  
Chapter 13 Trustee  
P.O. Box 55829  
Jackson, MS 39296-5829  
sbeasley@barkley13.com

U.S. Trustee's Office  
100 W. Capitol Street, Suite 1232  
Jackson, MS 39269  
USTPRegion05.AB.ECF@usdoj.gov

J. Gary Massey  
Attorney for Ocwen Loan Servicing, LLC  
msbankrutpcy@logs.com

This the 15th of May, 2019.

**/s/ John M. Sherman**  
John M. Sherman